

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS -**

Lot 354, Sec. "A", Tipton-Pollard PUD, located in Sec. 1, T-2-S, R-8-W, DeSoto County,
MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 14th day of January, 2000, Bryan C Culotta, Married Joined Herein by Amanda H. Culotta, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1181 at Page 0590 and rerecorded in Book 1190 at Page 0159; and

WHEREAS, on the 19th day of January, 2000, National City Mortgage Co. dba First National Mortgage Corporation, an Ohio Corporation; assigned said Deed of Trust unto The Leader Mortgage Company, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2180 at Page 516; and

WHEREAS, on the 18th, day of March, 2005, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2180 at Page 517; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated Tuesday, March 29, 2005 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse DeSoto County and by publishing said Notice in the DeSoto Times Today for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 5th day of May, 2005, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door, of the DeSoto County Courthouse at Hernando Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 5th day of May, 2005, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door, of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 354, Section "A", Tipton-Pollard PUD, located in Section 1, Township 2 South, Range 8 West, DeSoto County Mississippi, as recorded in Plat Book 67, Pages 30-31 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale U.S. Bank, N.A., s/b/m to The Leader Mortgage Company, LLC was the highest bidder and best bidder, therefore, for the sum of \$ 105,127.57 and the same was then and there struck off to U.S. Bank, N.A., s/b/m to The Leader Mortgage Company, LLC and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$ 105,127.57 do hereby convey the above-described property to U.S. Bank, N.A., s/b/m to The Leader Mortgage Company, LLC.

monis Assoc fedex

I convey only such title as is vested in me as Substitute Trustee.

AS/F05-0042

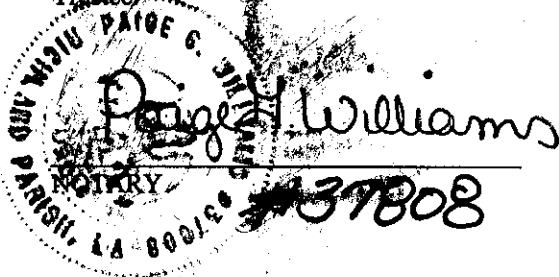
WITNESS MY SIGNATURE, this the 5th day of May 2005.


 EMILY KAYE COURTEAU, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 5th day of May, 2005, the within named EMILY KAYE COURTEAU, Substitute Trustee, who acknowledged that she executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
 MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
 EMILY KAYE COURTEAU
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020

GRANTEE:
 US Bank, NA s/b/m to The Leader Mortgage
 Company, LLC
 4801 Fredrica Street
 P.O. Box 20005
 Owensboro, KY 42304-0005
 (270) 689-7253

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 14th day of January, 2000, Bryan C Culotta, Married, joined herein by Amanda H. Culotta, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1181 at Page 0590 and rerecorded in Book 1190 at Page 0159; and

WHEREAS, on the 19th day of January, 2000, National City Mortgage Co, dba First National Mortgage Corporation, an Ohio Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2180 at Page 516; and

WHEREAS, on the 18th day of March, 2005, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2180 at Page 517; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of May, 2005, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in DeSoto County, Mississippi, to-wit:

Lot 354, Section "A", Tipton-Pollard PUD, located in Section 1, Township 2 South, Range 8 West, DeSoto County Mississippi, as recorded in Plat Book 67, Pages 30-31 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this day Tuesday, March 29, 2005

Emily Kaye Courteau
SUBSTITUTE TRUSTEE

2308 OLIVER ROAD
MONROE, LA 71201

(318) 330-5020

AW/F05-0042
PUBLISH: 4-7-05/ 4-14-05/ 4-21-05/ 4-28-05

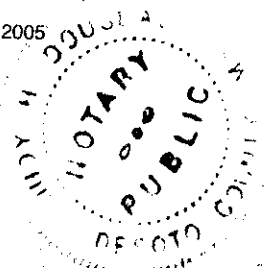
Volume No. 110 on the 7 day of April, 2005
Volume No. 110 on the 14 day of April, 2005
Volume No. 110 on the 21 day of April, 2005
Volume No. 110 on the 28 day of April, 2005
Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 28 day of April, 2005

BY Juday A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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